



Order Filed on December 11, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor
BANK OF AMERICA, N.A.

In Re:

Angela M. Foster-Williams and Edward T. Williams,

Debtors.

Case No.: 18-22941 RG

Adv. No.:

Hearing Date: 11/13/18 @ 10:00 a.m.

Judge: Rosemary Gambardella

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 11, 2018

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtors: Angela M. Foster-Williams and Edward T. Williams

Case No.: 18-22941 RG

Caption: **ORDER APPROVING LOAN MODIFICATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 161 Pomona Avenue, Newark, NJ, 07112, Denise Carlon appearing, by way of objection to the motion to approve the loan modification, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, III, Esquire, attorney for Debtors, Angela M. Foster-Williams and Edward T. Williams, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the modification between Debtor and Bank of America is hereby approved; and

It **ORDERED, ADJUDGED and DECREED** that the terms in the modification control, and any mistake in the moving papers or original order is hereby superseded by the terms and party names in the modification itself; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that per the terms of the loan modification, the new principal balance of the loan as of August 1, 2018 is \$233,485.66 at the fixed rate of 4.125%; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor shall amend its claim to the amount the trustee has paid to date within 30 days from the finalization of the modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall file an amended Schedule I & J within 30 days of the entry of this order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Edward T. Williams
Angela M. Foster-Williams
Debtors

Case No. 18-22941-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.
db/jdb +Edward T. Williams, Angela M. Foster-Williams, 161 Pomona Ave, Newark, NJ 07112-2030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
Russell L. Low on behalf of Joint Debtor Angela M. Foster-Williams rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Edward T. Williams rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7